

**COLONY BANKCORP, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1085170	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,193	\$1,137	-4.7%		
Loans	\$716	\$747	4.3%		
Construction & development	\$62	\$60	-3.9%		
Closed-end 1-4 family residential	\$185	\$198	7.1%		
Home equity	\$8	\$6	-32.8%		
Credit card	\$0	\$0			
Other consumer	\$23	\$23	0.2%		
Commercial & Industrial	\$49	\$56	13.7%		
Commercial real estate	\$293	\$306	4.5%		
Unused commitments	\$40	\$64	60.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$290	\$256	-11.6%		
Asset-backed securities	\$0	\$0	0.0%		
Other securities	\$14	\$12	-14.6%		
Cash & balances due	\$57	\$51	-11.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,075	\$1,018	-5.4%		
Deposits	\$1,001	\$980	-2.1%		
Total other borrowings	\$71	\$35	-50.7%		
FHLB advances	\$71	\$35	-50.7%		
Equity					
Equity capital at quarter end	\$118	\$119	1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	10.3%	--		
Tier 1 risk based capital ratio	15.0%	15.4%	--		
Total risk based capital ratio	16.3%	16.6%	--		
Return on equity <sup>1</sup>	1.9%	2.5%	--		
Return on assets <sup>1</sup>	0.2%	0.3%	--		
Net interest margin <sup>1</sup>	3.4%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	40.3%	42.7%	--		
Loss provision to net charge-offs (qtr)	64.1%	41.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	1.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	38.0%	23.5%	4.3%	3.6%	--
Closed-end 1-4 family residential	1.7%	2.7%	0.2%	0.2%	--
Home equity	0.1%	0.0%	0.1%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	1.0%	0.1%	0.4%	--
Commercial & Industrial	4.3%	1.9%	0.2%	0.4%	--
Commercial real estate	3.1%	2.2%	0.1%	0.0%	--
Total loans	5.4%	4.0%	0.5%	0.4%	--